UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

IN RE: TERRENCE LOUGHRAN Debtor.	Chapter: 13 Case No. 13-23393 RDD **STIPULATION AND ORDER APPROVING LOAN MODIFICATION**

HONORABLE ROBERT D. DRAIN, US BANKRUPTCY JUDGE

It is hereby stipulated and agreed by and between the Debtor named above, the Debtor's Attorney, and JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, the Secured Creditor,

NOW THEREFORE, it is by stipulation and ordered:

ORDERED, That the parties are hereby authorized to modify the mortgage lien encumbering real property known as 77 NORTH MAIN STREET, PEARL RIVER, NY 10965; it is further

ORDERED, That the automatic stay instituted upon filing of the within bankruptcy case is hereby terminated for the sole purpose of allowing JPMORGAN CHASE BANK, NATIONAL ASSOCIATION to record the mortgage modification annexed to the concerned motion.

CONSENTED AND AGREED TO BY:

/s/ TAMMY L. TERRELL BENOZA, ESQ.
TAMMY L. TERRELL BENOZA, ESQ.
Attorneys for Secured Creditor

/s/ H. BRUCE BRONSON, JR.
H. BRUCE BRONSON, JR.
Attorney for Debtor(s)

It is SO ORDERED; provided, that the modification authorized hereby is set forth in the terms of the loan modification agreement attached as an exhibit hereto.

/s/: Robert D. Drain
HONORABLE ROBERT D. DRAIN
UNITED STATES BANKRUPTCY JUDGE

Dated: White Plains, New York
November 14, 2013